IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.

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TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT

APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

Mail Stop Petition Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

SUPPLEMENTAL AMENDMENT

Please enter the following supplemental amendment, which amends this patent application as follows:

Amendments to the Specification begin on page 2 of this paper; and Remarks begin on page 3 of this paper.

The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.